

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

Voluntary Petition

NAME OF DEBTOR Lowell Gregory Smith	JOINT DEBTOR
ALL OTHER NAMES USED BY THE DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)	ALL OTHER NAMES USED BY THE JOINT DEBTOR IN THE LAST 6 YEARS (including married, maiden & trade)
SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social) ***-**-8845	SOC. SECURITY #/TAX I.D. NO (if more than one, state all) IF FALSE OR FRAUDULENT DO NOT SIGN THIS PETITION & COMMIT PERJURY!!! (Last 4 digits of Social) ***-**-
STREET ADDRESS OF DEBTOR 1713 E. 86th Street Chicago IL 60617	STREET ADDRESS OF JOINT DEBTOR
COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Cook	COUNTY OF RESIDENCE OR PRINCIPAL PLACE OF BUSINESS Cook
MAILING ADDRESS OF DEBTOR	MAILING ADDRESS OF JOINT DEBTOR
LOCATION OF PRINCIPAL ASSETS OF BUSINESS DEBTOR (IF DIFFERENT FROM STREET ADDRESS ABOVE) NOT APPLICABLE	

Information Regarding the Debtor (Check the Applicable Boxes)

VENUE (Check any applicable box)

☒ Debtor has been domiciled or has had a residence, principal place of business or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District

TYPE OF DEBTOR (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other _____

CHAPTER OR SECTION OF BANKRUPTCY CODE UNDER WHICH THE PETITION IS FILED (Check one box)

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
☐ Chapter 9 ☐ Chapter 12 ☐
☐ Sec 304 0-- Case ancillary to foreign proceeding

NATURE OF DEBTS (Check one box)

- ☒ Consumer/Non-Business ☐ Business

CHAPTER 11 SMALL BUSINESS (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. §101
☐ Debtor is and elects to be considered a small business under 11 U.S.C. Sec.1121(e) (Optional)

FILING FEE (Check one box)

- ☒ Full Filing Fee attached
☐ Filing Fee to be paid in installments (Applicable to individuals only).
 Must attach signed application for the court consideration certifying that the debtor is unable to pay fee except in installments.
 Rule 1006(b) / -

STATISTICAL/ADMINISTRATIVE INFORMATION (Estimates Only)

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors
☒ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there are no funds available for distribution to unsecured creditors.

ESTIMATED NO. OF CREDITORS	<input checked="" type="checkbox"/>	16
ESTIMATED ASSETS	<input checked="" type="checkbox"/> \$	95,220
ESTIMATED DEBTS	<input checked="" type="checkbox"/> \$	161,445

**U.S. Bankruptcy Court
Northern District Of Illinois**

Filed: 12/18/2003
Time: 10:28:16
Debtor: LOWELL GREGGORY SMITH
Case: 03-50829 Fee: 194
Chapter: 13 Rec. #: 3052087
Judge: Pamela Hollis
341 mtg: 01/13/2004 @ 01:00PM
ConfHrg: 02/23/2004 @ 11:00AM
Trustee: MARILYN MARSHALL



Voluntary Petition

Page 2 of 37 NAME OF DEBTOR(s)

Lowell Gregory Smith

(This page must be completed and filed in every case)

I STATE THAT I FILED THE FOLLOWING OTHER BANKRUPTCY CASES WITHIN LAST 6 YEARS (IF BLANK, THIS IS FIRST IN 6 YRS)

LOCATION WHERE FILED:

CASE NO.

DATE FILED

PENDING BANKRUPTCY CASE FILED BY ANY SPOUSE, PARTNER, OR AFFILIATE OF THE DEBTOR(S)

NAME OF DEBTOR:

CASE NUMBER:

DATE:

DISTRICT

RELATIONSHIP:

JUDGE:

Exhibit A (To be completed only if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) to the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

Exhibit A is attached and made a part of this petition

Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? NO If yes and Exhibit C is attached and made a part of this petition XXXX No

Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document Printed Name of Bankruptcy Petition Preparer _____ Social Sec# _____ Address _____
 X _____ Signature of Bankruptcy Petition Preparer A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment of both 11 U.S.C. 110; 18 U.S.C. 156.

DEBTOR (S) READ ENTIRE PETITION SIGN, AND DATE BELOW & EVERY OTHER PAGE REQUIRED

I declare under penalty of perjury that the information provided in this petition is true and correct. I am aware that I may proceed under Chapter 7, 11, 12 or 13 of Title 11, U.S. Code, understand the relief available under each such Chapter and choose to proceed. I request relief in accordance with the Chapter of Title 11, United States Code, specified in this petition.

Dated: 12 / 12 / 2003

Sign: X

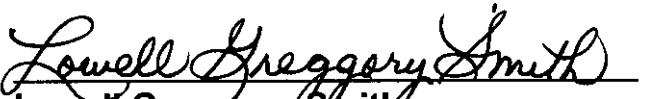

 Lowell Gregory Smith

Exhibit B - Signature of Attorney

Attorney Name: Mario M Arreola

Bar No: 09687938

Law Offices of Peter Francis Geraci
 55 E. Monroe Street
 #3400
 Chicago IL 60603
 312.332.1800
 312.332.6354 Fax

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that (he or she) may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, and have explained the relief available under each Chapter.

Attorney Name: Mario M Arreola

Dated: 12 / 13 / 2003

INTRODUCTION

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under Chapter 7 of the Bankruptcy Code. This information is intended to make you aware of ...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts;
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the bankruptcy code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

WHAT IS A DISCHARGE?

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed bankruptcy.

WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of creditors.

Reaffirmation agreements are strictly voluntary -- they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at anytime before the court issues your discharge order OR within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

OTHER BANKRUPTCY OPTIONS

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtors' farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re Lowell Gregory Smith / Debtor

Case No. : _____

Attorney for Debtor: Mario M Arreola

STATEMENT Pursuant to Rule 2016(b)

The undersigned, pursuant to Rule 2016(b), Rules of Bankruptcy Procedure, states that:

1. The compensation paid or promised by the Debtor(s), to the undersigned, is as follows:

For legal services rendered, Debtor(s) agrees to pay	\$	2,700
Prior to the filing of this Statement, Debtor(s) has paid	\$	195
Balance Due	-\$	2,505

2. The Filing Fee has been paid.

3. The Service rendered or to be rendered include the following:

- (a) Analysis of the financial situation, and rendering advice and assistance to the client in determining whether to file a petition under Title 11, U.S.C.
- (b) Preparation and filing of the petition, schedules, statement of affairs and other documents required by the court.
- (c) Representation of the client at the first meeting of creditors.
- (d) Advice as required.

4. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and none other.

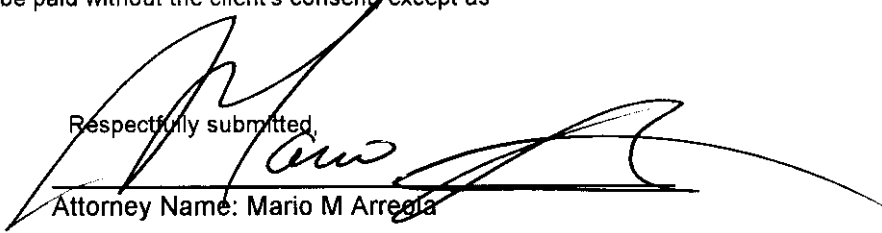
5. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed and none other.

6. The undersigned has received no transfer, assignment or pledge of property from the debtor(s) except the following for the value stated: None.

7. The undersigned has not shared or agreed to share with any other entity, other than with members of the undersigned's law firm, any compensation paid or to be paid without the client's consent, except as follows: None.

Dated: 12 13 /2003

Respectfully submitted,


Attorney Name: Mario M Arreola

Bar No: 09687938

Law Offices of Peter Francis Geraci
55 E. Monroe Street
#3400
Chicago IL 60603
312.332.1800

BY WHOM

In re: Lowell Gregory Smith / Debtor

Case No. : _____

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Description and Location of Property	Nature of Debtor's Interest in Property	HWJC	Market Value of Debtor's Interest	Amount of Secured Claim
1713 E. 86th Street Chicago, IL 60617 (Debtor's Residence) - 1/2 interest with Carol Smith - \$110,000			\$ 55,000	\$ 82,870
		Total	\$ 55,000	

In re: Lowell Gregory Smith / Debtor

Case No. : _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	HWJC	Market Value of Debtor's Interest Before Claim
01. Cash on Hand		<u>[x] None</u>
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		
Bank One - checking acct# 5429		\$ 400
03. Security Deposits with public utilities, telephone companies, landlords and others.		<u>[x] None</u>
04. Household goods and furnishings, including audio, video, and computer equipment.		
Household goods; TV, VCR, DVD player, computer, CD player, camera, sofa/loveseat, table, chairs, lamps, bedroom set, refrigerator, microwave, pots/pans, dishes/flatware		\$ 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		
Books, Compact Discs, Tapes/Records, Family Pictures		\$ 120

COOK COUNTY, IL Information Services of Illinois PROPERTY REPORT

Property Address: 1713 E 86TH ST Pin: 20363250040000
 CHICAGO IL 60617-2710
 Township: HYDE PARK TWP- 38 RNG- 14 SEC- 36
 School District: Census Tract: 4503002
 High School Dist: Sanborn Map: 027-92 -03
 Land Use: 2207 SINGLE FAMILY PROPERTY ISI Map: 18 SW(E & F)
 2 STORY 0-62 YRS OLD 0-2200 SF
 Number Of Units: Year Built: 1940

Owner Name: ANNETTE W WASHINGTON Phone: () - Yr:
 Mail Addr: 1713 E 86TH ST Bldg SqFt: 1,413
 CHICAGO IL 60617-2710 Land Area: Acres
 Taxpayer: LOWELL G SMITH Land SqFt: 3,750
 of Record 1713 E 86TH ST Lot Frontage/Depth:
 CHICAGO IL 60617-2710 . / .

----- Legal Description -----

Plat:05623475
 Blk: 1 Lot: 14 Unit: Qtr: Sct: Twp: Rng:

(ARCHIBALDS) (STONY) (ISLAND) MANOR SUB OF SH SW SW SEC
 36-38-14

----- Taxes & Assessments ----- Exemptions -----

	Tax Year 2002	Tax Year 2001	Tax Year 2000	
Land Value: \$	1,920	\$ 1,920	\$ 1,920	
Bldg Value: \$	8,542	\$ 8,542	\$ 8,542	
Tot Value : \$	10,462	\$ 10,462	\$ 10,462	
Equalized : \$	25,830	\$ 24,165	\$ 23,262	
Taxes : \$	1,879.65	\$ 1,858.77	\$ 1,620.00	
Tax Code : 70001	70001	70001		
Tax Paid : \$	929.39	\$ 1,858.77	\$ 1,811.64	Last Pmt Rcv:02/28/03

----- Sale Information -----

Recent Sale (1) Type - DEED		Previous Sale (2) Type -	
Document #:	91590206		
Recorded :	11/08/91 Sale Date:		Sale Date:
Amount :	\$		\$
Inst Type :	DEED		
Grantee(s):	ANNETTE W WASHINGTON (I)		()
:	()		()
:	()		()
Grantor(s):	ANTHONY E WASHINGTON (I)		()
:	()		()
:	()		()
Grantees:	Grantors:	Grantees:	Grantors:
Pers Prop :\$	Parcels :	\$	Parcels :
Down Pay :\$		\$	
Seller Pts:\$		\$	

----- Mortgages -----

Document #	Mtg Type	Date	Amount	Lender	Typ	Rate
			\$			%
			\$			%
			\$			%
			\$			%

Info Deemed Reliable But Not Guaranteed.
 Copyright Fidelity National Information Solutions(TM)

LIST#	HOUSE#	CP	STREET	UNIT	AREA	CLSD DE LIST \$	SALE \$	CLOSED	MT	BR	BTH	RF#
03111348	7958	S	DORCHE		8045	74,900	73,900	07/14/03	2	2	1.0	1
03076107	8428	S	CONSTA		8045	79,000	75,000	09/12/03	48	2	1.0	2
03023908	8223	S	RIDGEL		8045	100,000	80,000	10/27/03	241	2	2.0	3
03058804	8221	S	BLACKS		8045	109,900	85,000	06/10/03	183	5	1.0	4
03129227	7831	S	AVALON		8045	94,900	92,000	09/04/03	318	2	1.0	5
03155466	8536	S	BLACKS		8045	89,900	93,000	07/28/03	34	3	1.0	6
03060188	8018	S	BLACKS		8045	95,000	95,000	07/23/03	65	3	1.0	7
03150847	7954	S	KENWOO		8045	99,900	95,500	08/08/03	117	3	1.0	8
03226090	1506	E	84TH P		8045	82,000	97,507	10/23/03	5	3	1.0	9
03221984	1521	E	83RD S		8045	99,000	99,000	11/24/03	51	2	1.1	10
03095170	7926	S	ANTHON		8045	105,000	100,000	08/01/03	140	3	2.0	11
03073392	8350	S	BENNET		8045	100,400	100,400	08/04/03	79	3	1.1	12
03193683	8030	S	KENWOO		8045	99,900	102,900	10/28/03	18	3	1.1	13
03164846	8347	S	BENNET		8045	107,000	107,000	09/12/03	22	2	2.0	14
03105515	8730	S	JEFFER		8045	114,900	114,900	07/09/03	89	3	1.0	15
03200766	1456	E	77TH		8045	120,000	118,000	11/19/03	37	5	2.0	16
03005599	8232	S	HARPER		8045	119,000	120,000	05/13/03	72	4	1.1	17
03166964	1515	E	85 STR		8045	134,300	124,500	10/17/03	206	4	1.0	18
03193831	1117	E	82ND S		8045	135,900	128,000	08/12/03	1	4	2.0	19
03081369	1615	E	86TH S		8045	130,000	130,000	10/31/03	468	4	2.0	20
03088180	7940	S	BLACKS		8045	135,000	130,000	09/11/03	324	3	2.0	21
03075744	1513	E	86TH P		8045	134,900	134,900	06/27/03	19	2	1.0	22
03181445	8134	S	BLACKS		8045	132,900	135,000	09/17/03	4	5	3.0	23
03212305	8425	S	KENWOO		8045	159,900	136,000	12/02/03	91	4	1.1	24
03205852	1630	E	84TH		8045	139,900	139,900	10/10/03	15	2	2.0	25
03109453	8439	S	DANTE		8045	140,000	140,000	07/24/03	82	2	2.0	26
03239933	8418	S	BENNET		8045	143,900	142,500	11/18/03	4	3	1.1	27
03136811	9116	S	EUCLID		8045	145,000	145,000	06/06/03	2	3	2.0	28
03141631	8244	S	BLACKS		8045	149,000	145,000	08/04/03	56	4	2.0	29
03060667	1645	E	86TH S		8045	149,900	146,500	06/09/03	91	4	1.0	30
03184535	8430	S	BLACKS		8045	149,900	151,000	09/18/03	51	3	3.0	31
03163422	1537	E	83RD S		8045	154,900	154,000	10/27/03	67	4	2.1	32
03006227	8400	S	KENWOO		8045	162,500	157,000	07/25/03	152	3	2.0	33
03169724	7922	S	DANTE		8045	159,900	158,500	09/10/03	94	4	2.0	34
03106356	1745	E	86TH P		8045	164,000	164,000	07/02/03	16	4	2.0	35
03193612	1349	E	85TH S		8045	169,900	165,000	10/09/03	59	3	2.0	36
03122524	8355	S	KIMBAR		8045	169,900	169,900	08/19/03	185	4	1.1	37

DE CLSD LISTINGS: 37 AVRG SALE PRICE: 122,859
 AVRG MARKET TIME: 94 AVRG LIST PRICE: 125,737

LIST#	HOUSE#	CP	STREET	UNIT	AREA	OFF MKT	MT	LIST \$	BR	BTH	REF#
03155817	8228	S	KENWOOD AVE		8045	11/05/03	131	85,000	3	2.0	38
02245199	8349	S S	OGLESBY		8045	09/03/03	311	85,999	2	1.0	39
03269039	8420	S	CONSTANCE AVE		8045	11/19/03	5	90,000	3	1.0	40
03206381	8419	S	LUELLA		8045	11/08/03	74	94,500	3	1.0	41
03138722	8436	S	JEFFERY		8045	09/04/03	89	135,900	2	1.0	42
03242884	1540	E	83RD		8045	10/20/03	13	139,900	5	2.0	43
03229840	8621	S	BENNETT		8045	11/17/03	55	143,000	3	2.0	44

PEND DE

LIST#	HOUSE#	CP	STREET	UNIT	AREA	OFF	MKT	MT	LIST \$	BR	BTH	REF#
03188142	8115	S	KIMBARK		8045	09/19/03		46	160,000	3	2.0	45

DE PEND LISTINGS: 8 AVRG MARKET TIME: 90
AVRG LIST PRICE: 116,787

STAT	LIST#	HOUSE#	CP	STREET	Active	DE	UNIT	AREA	LIST \$	RM	BR	BTH	MT	LS	T	REF#
ACTV	03164813	7941	S	DANTE				8045	79,900	6	3	1.0	149	A	B	46
PCHG	03243626	7945	S	EAST END				8045	79,900	6	3	1.0	395	B	C	47
ACTV	03252534	8430	S	CONSTANCE				8045	95,900	8	2	2.0	43	A	A	48
A/I	02263007	8006	S	KENWOOD				8045	99,900	7	4	1.1	379	L	A	49
ACTV	03245578	7928	S	ANTHONY				8045	99,900	5	2	2.0	55	A	A	50
ACTV	03055773	8209	S	EAST END				8045	110,000	7	3	2.0	273	A	D	51
ACTV	03101660	7959	S	RIDGELAND				8045	110,000	9	3	1.0	305	K	A	52
ACTV	03208706	8234	S	KIMBARK				8045	110,000	5	2	1.0	550	A	A	53
A/I	03231249	7909	S	KENWOOD				8045	115,000	8	2	1.1	70	A	A	54
FIN	03210026	8421	S	BENNETT				8045	119,900	8	3	2.1	96	A	C	55
A/I	03247109	7828	S	KIMBARK				8045	124,000	8	4	2.0	50	L	C	56
ACTV	03222999	7933	S	CONSTANCE A				8045	124,900	8	4	3.0	80	A	B	57
ACTV	03209224	1722	E	84TH STREET				8045	125,000	8	4	2.0	97	A	B	58
A/I	03250884	1654	E	84TH. ST.				8045	125,000	6	2	1.0	46	A	B	59
A/I	03240682	8521	S	DANTE				8045	137,900	7	4	1.0	61	L	B	60
ACTV	03129408	8205	S	AVALON				8045	142,900	8	4	1.0	189	A	B	61
ACTV	03175104	8530	S	DANTE AVENU				8045	145,900	6	2	1.1	137	L	C	62
ACTV	03272461	8323	S	DORCHESTER				8045	145,900	7	4	1.2	14	L	C	63
FIN	03259592	8375	S	KIMBARK				8045	149,900	7	3	1.1	33	A	J	64
ACTV	03264809	8504	S	BLACKSTONE				8045	155,000	7	3	1.1	26	L	B	65
ACTV	03270282	8221	S	KENWOOD				8045	155,900	9	4	3.0	17	K	C	66
PCHG	03276941	1638	E	84TH STREET				8045	156,900	7	3	2.0	3	L	B	67
ACTV	03190323	8350	S	BENNETT				8045	166,000	7	3	1.1	121	C	C	68

DE ACTIVE LISTINGS: 23 AVRG MARKET TIME: 138
AVRG LIST PRICE: 125,026

LIST#	HOUSE#	CP	STREET	UNIT	AREA	EXP	DE	LIST \$	OFF	MKT	MT	RM	BR	BTH	REF#
03072822	7912	S	KENWOOD		8045			88,000	08/24/03		155	5	2	1.1	69
03204911	8053	S	AVALON		8045			92,000	11/22/03		91	6	3	1.1	70
02244965	7945	S	EAST END		8045			95,000	09/30/03		340	6	3	1.0	71
03073734	1914	E	84TH	0	8045			99,500	09/26/03		186	7	3	1.1	72
03064923	7954	S	KENWOOD		8045			110,500	06/12/03		90	6	3	1.0	73
02040502	8201	S	KENWOOD		8045			114,900	02/21/03		125	7	3	2.1	74
03148327	7751	S	AVALON AVE.		8045			115,000	09/15/03		91	6	2	1.0	75
02267778	8258	S	WOODLAWN		8045			129,000	11/29/03		367	5	2	1.1	76
03101681	8110	S	WOODLAWN		8045			149,900	06/30/03		65	6	4	2.0	77

DE EXP LISTINGS: 9 AVRG MARKET TIME: 167
AVRG LIST PRICE: 110,422

LIST#	HOUSE#	CP	STREET	UNIT	AREA	LIST \$	OFF	MKT	MT	RM	BR	BTH	REF#
03179144	8119	S	JEFFERY		8045	80,000	09/02/03		40	6	3	2.0	78
03107138	8027	S	AVALON		8045	90,999	09/08/03		128	5	3	1.0	79
03116253	7952	S	BLACKSTONE		8045	94,900	07/23/03		72	5	2	1.0	80
03063690	8016	S	BLACKSTONE		8045	109,000	11/12/03		425	7	3	1.1	81
02121082	8234	S	KIMBARK		8045	110,000	08/21/03		367	8	3	1.0	82
03130650	8234	S	KIMBARK		8045	110,000	08/23/03		452	8	3	1.0	83
03131374	7757	S	AVALON		8045	122,000	07/25/03		103	5	3	1.0	84
03113509	8233	S	WOODLAWN		8045	122,900	07/14/03		67	6	2	2.0	85
03148586	8034	S	KIMBARK AVE		8045	122,900	08/07/03		50	6	3	1.1	86
03132106	8658	S	UNIVERSITY A		8045	139,900	06/17/03		13	6	3	1.0	87
03151128	8451	SE	JEFFERY		8045	150,000	09/05/03		82	6	3	1.0	88
03171906	1506	E	85TH PLACE		8045	154,900	10/31/03		107	7	4	1.1	89
03094840	7922	S	DANTE		8045	159,900	05/20/03		76	8	4	2.0	90
03137221	7922	S	DANTE		8045	159,900	08/07/03		138	8	4	2.0	91

DE CANC LISTINGS: 14 AVRGMKT TIME: 151
AVRG LIST PRICE: 123,378

STAT	LIST#	HOUSE#	CP	STREET	UNIT	AREA	LIST \$	RM	BR	BTH	MT	LS	T	REF#
TEMP	03122484	8425	S	CONSTANCE		8045	85,000	7	3	1.0	198	L	B	92
TEMP	03259128	7952	S	BLACKSTONE		8045	120,000	5	3	2.0	34	A	B	93
TEMP	03073791	8426	S	EUCLID		8045	165,000	8	4	1.0	253	A	A	94

DE ACTIVE LISTINGS: 3 AVRGMKT TIME: 161
AVRG LIST PRICE: 123,333

**LSZ(DE):A=LT .25 AC,B=.25-.49 AC,C=.50-.99 AC,K=OVRSD CHIC LOT,
L=STD CHIC LOT **TPE(DE):A=1 STORY,B=1.5 STORY,C=2 STORY,D=3 STORY,
J=SPLIT LEVEL

***** S U M M A R Y *****
TOTAL LISTINGS: 94 AVRGMKT TIME: 122
AVRG LIST PRICE: 122,907

In re: **Lowell Gregory Smith / Debtor**

Case No. : _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtor's Interest Before Claim
06. Wearing Apparel		
Necessary wearing apparel		\$ 500
07. Furs and jewelry.		
Gold band, 2 watches		\$ 200
08. Firearms and sports, photographic, and other hobby equipment.		<u>[x] None</u>
09. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		
Term life insurance through work - no cash surrender value		None
10. Annuities		
Annuity		\$ 800
11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans.		
Pension annuity w/ employer/former employer - 100% exempt		\$ 800
Pension w/ employer Chicago Board of Education - 100% exempt		\$ 5,300
12. Stocks and interests in incorporated and unincorporated businesses.		<u>[x] None</u>
13. Interest in partnerships or joint ventures.		<u>[x] None</u>
14. Government and corporate bonds and other negotiable and non-negotiable instruments.		<u>[x] None</u>
15. Accounts receivable		<u>[x] None</u>
16. Alimony, maintenance, support and property settlements to which the debtor is or may be entitled		<u>[x] None</u>
17. Other liquidated debts owing debtor including tax refunds.		<u>[x] None</u>
18. Equitable and future interests, life estates, and rights of power exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.		<u>[x] None</u>
19. Contingent and Non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.		<u>[x] None</u>

In re: **Lowell Gregory Smith / Debtor**

Case No. : _____

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	H W J C	Market Value of Debtor's Interest Before Claim
20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.		
Expected 2003 tax refund		\$ 1,100
21. Patents, copyrights and other intellectual property.		<u>[x] None</u>
22. Licenses, franchises and other general intangibles.		<u>[x] None</u>
23. Autos, Truck, Trailers and other vehicles and accessories.		
1998 Toyota Camry - over 32,700 miles		\$ 5,000
24. Boats, motors and accessories.		<u>[x] None</u>
25. Aircraft and accessories.		<u>[x] None</u>
26. Office equipment, furnishings, and supplies.		<u>[x] None</u>
27. Machinery, fixtures, equipment, and supplies used in business.		<u>[x] None</u>
28. Inventory		<u>[x] None</u>
29. Animals		<u>[x] None</u>
30. Crops-Growing or Harvested.		<u>[x] None</u>
31. Farming equipment and implements.		<u>[x] None</u>
32. Farm supplies, chemicals, and feed.		<u>[x] None</u>
33. Other personal property of any kind not already listed.		
Hilton Resorts Corp. - Grand Vacation Club in Las Vegas, NV		\$ 25,000
Total		\$ 40,220

CARmax

Appraisal Offer

Name: LOWELL SMITH
Address: 1713 E 86 ST
CHICAGO IL 60617
Vehicle: 1998 TOYOTA CAMRY 4D SEDAN LE
Mileage: 32,730 **Engine:** 2.2L
VIN: 4T1BG22K3WU287071
Color: BLACK

Your Sales Consultant:
MARK BIEGANSKI

7199 - OAK LAWN, IL

Date:
12/06/2003

17965

Features Considered

POWER LOCKS	POWER WINDOWS
SUNROOF	AM/FM/CASSETTE/CD
AIR CONDITIONING	POWER STEERING
REAR DEFROSTER	CRUISE CONTROL
ABS BRAKES	CLOTH SEATS
POWER MIRRORS	AIR BAG(S)
ALLOY WHEELS	
AUTOMATIC TRANSMISSION	

Conditions Assessed

EXTERIOR:	The exterior of the vehicle has existing body damage
BODY DAMAGE:	Right Fender Left Front Door
FRAME:	There are no indications of structural or frame damage to your vehicle
MECHANICAL:	Mechanically, your vehicle is consistent with its age
TIRES:	The tires on your vehicle are in good condition
INTERIOR:	The interior of your vehicle is consistent with its age

Comments

DAMAGE, SCRATCHES, AND DINGS NOTED. STILL DRIVES WELL. CARMAX WOULD LIKE TO BUY YOUR CAR TODAY.
THANKS FOR HAVING YOUR VEHICLE APPRAISED

Your Appraiser:

ED GANZER
- CarMax Certified Appraiser

Appraised Value

The appraised value of your vehicle is the **same at all CarMax stores** and valid for **7 days or 300 miles**, whichever comes first, after which your vehicle will need to be reappraised and the **value may change**.

Appraisal Market Value: \$5,000.00

If you purchase a CarMax vehicle while selling us your vehicle, you could be eligible for tax savings up to \$350.00

All sales require the following:

- ☐ Either a valid and negotiable title in the name of the seller; or
 - ☐ If there is a lien against the vehicle, a Secured Power of Attorney (provided by CarMax), completed and signed by all persons named on the title (except in Maryland)
- ☐ A copy of the vehicle's current and valid registration in the name of person(s) on the title. (NOTE: in some states proof of taxes may also be required.)
- ☐ A Vehicle Purchase Agreement (provided and completed by CarMax) signed by all persons named on the title.
- ☐ An Odometer Disclosure Statement (provided and completed by CarMax) signed by all persons named on the title.
- ☐ A driver's license or other state issued photo identification for all person(s) named on the title.
- ☐ Disclosure of any salvage history, flood damage, theft recovery, or any other title branding.
- ☐ A Damage Disclosure Statement (provided by CarMax) signed by all persons named on the title. (NOTE: Only necessary in North Carolina.)
- ☐ Complete Owner's Manual
- ☐ 2 keys ☐ Remote if applicable

All parties named on the title must be present to sign all documents. Additional documents may be necessary. Ask your sales consultant for details.

PLEASE READ THE REVERSE SIDE FOR INSTRUCTIONS ON HOW TO SELL YOUR VEHICLE TO CARMAX.

In re: **Lowell Gregory Smith / Debtor**

Case No. : _____

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
00. Real Property			
1713 E. 86th Street Chicago, IL 60617 (Debtor's Residence) - 1/2 interest with Carol Smith - \$110,000	735 ILCS 5/12-901	\$ 7,500	\$ 55,000
02. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and load, thrift, building and load, and homestead associations, or credit unions, brokerage houses, or			
Bank One - checking acct# 5429	735 ILCS 5/12-1001(b)	\$ 400	\$ 400
04. Household goods and furnishings, including audio, video, and computer equipment.			
Household goods; TV, VCR, DVD player, computer, CD player, camera, sofa/loveseat, table, chairs, lamps, bedroom set, refrigerator, microwave, pots/pans, dishes/flatware	735 ILCS 5/12-1001(b)	\$ 100	\$ 1,000
05. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.			
Books, Compact Discs, Tapes/Records, Family Pictures	735 ILCS 5/12-1001(a)	\$ 120	\$ 120
06. Wearing Apparel			
Necessary wearing apparel	735 ILCS 5/12-1001(a),(e)	\$ 500	\$ 500
07. Furs and jewelry.			
Gold band, 2 watches	735 ILCS 5/12-1001(a),(e)	\$ 200	\$ 200
10. Annuities			
Annuity	735 ILCS 5/12-1001(b)	\$ 800	\$ 800
11. Interest in IRA, ERISA, Keogh, or other pension or profit sharing plans.			
Pension annuity w/ employer/former employer - 100% exempt	735 ILCS 5/12-1006	\$ 800	\$ 800
Pension w/ employer Chicago Board of Education - 100% exempt	735 ILCS 5/12-1006	\$ 5,300	\$ 5,300

In re: **Lowell Gregory Smith / Debtor**

Case No. : _____

SCHEDULE C - PROPERTY CLAIMED EXEMPT

[] 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.

[x] 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Exemption	Value of Claimed Exemption	Market Value of Debtor's Interest Before Claim
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20. Other contingent and unliquidated claims of every nature, including tax refunds, counter claims of the debtor, and rights to setoff claims. Give estimated value of each.

Expected 2003 tax refund	735 ILCS 5/12-1001(b)	\$ 700	\$ 1,100
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23. Autos, Truck, Trailers and other vehicles and accessories.

1998 Toyota Camry - over 32,700 miles	735 ILCS 5/12-1001(c)	\$ 1,200	\$ 5,000
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BY WHOM

In re: **Lowell Gregory Smith / Debtor**

Case No. : _____

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing "H", "W", "J", or "C" in the column labeled "HWJC".

Creditor's Name and Mailing address including Zip Code	Date claim was incurred, nature of lien and description and market value of property subject to lien	HWJC H W J C T I N G E N T E D	U N S E C U R E D P O R T I O N O F C L A I M V A L U E	Amount of claim without deducting value of collateral	Unsecured portion, if any
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Co-Debtor

1 ABN AMRO Mortgage Group, Inc	1994 Mortgage		\$ 82,870	\$ 27,870
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Account No. 0003994856 Attn: Bankruptcy Dept. 4242 N. Harlem Ave. Norridge IL 60706	Value: \$ 55,000 1713 E. 86th Street Chicago, IL 60617 (Debtor's Residence) - 1/2 interest with Carol Smith - \$110,000
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2 Hilton Resorts Corp.	1998-2003 Lien on Time Share P		\$ 25,075	\$ 75
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Account No. 34-16107 Bankruptcy Department 6355 Metro West Blvd. Suite 180 Orlando FL 32835	Value: \$ 25,000 Hilton Resorts Corp. - Grand Vacation Club in Las Vegas, NV
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TOTAL \$ 107,945

In Re: **Lowell Gregory Smith / Debtor**

Case No. : _____

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C", in the column labeled "HWJC".

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance or support, to the extent provided in 11 U.S.C. §507(a) (7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. §507(a) (8).

Creditor Name and Address	Date Claim was Incurred Consideration for Claim	H C U DI W O N S J N L P C T Q U N U I T G D E D E A N T T E D				Claim Amount and Notes*

[x] None

Description

BY WHOM

In re: **Lowell Gregory Smith / Debtor**

Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
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1 American Airlines Credit	1987-2002	\$ 2,500
Account No. 2-0013-6127-3753	Credit Card or Credit Use	
Bankruptcy Department Processing Center Des Moines IA 50364-0001		

In re: **Lowell Gregory Smith / Debtor**

Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
2 <u>Amoco/Associates Credit Serv.</u> Account No. 561-802-736-0 Attn: Bankruptcy Department PO Box 9014 Des Moines IA 50368-9014	1978-2003 Credit Card or Credit Use	\$ 3,500
3 <u>Citibank</u> Account No. 5424-1802-5152-9951 Bankruptcy Department PO Box 6001 The Lakes NV 89163	1992-2003 Credit Card or Credit Use	\$ 7,800
4 <u>Citicorp</u> Account No. 0002-0160-9131-5691 Bankruptcy Department PO Box 9025 Des Moines IA 50368	2001-2003 Credit Card or Credit Use	\$ 1,600
5 <u>Citifinancial</u> Account No. 6032-5903-2032-4113 Attn: Bankruptcy Dept. 9528 S. Cicero Ave. Oak Lawn IL 60453-3101	1982-1998 Personal Loan	\$ 2,000
6 <u>Filene's Basement</u> Account No. 7001-6200-0054-3180 Attn: Bankruptcy Department Box 650340 Dept. 03 Dallas TX 75265	1997-2000 Credit Card or Credit Use	\$ 1,200
7 <u>Household Bank, N.A.</u> Account No. 4788-2759-4500-2309 Bankruptcy Department PO Box 17051 Baltimore MD 21297-1051	1994-1998 Credit Card or Credit Use	\$ 9,300

In re: **Lowell Gregory Smith / Debtor**

Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claims is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
8 Kohl's Account No. 017-7734-092 Attn: Bankruptcy Dept. PO Box 3043 Milwaukee WI 53201-3043	1998-2003 Credit Card or Credit Use	\$ 2,000
9 MBNA Account No. 4313-0155-0136-7397 Attn: Bankruptcy Dept. PO Box 15137 Wilmington DE 19886-5137	1994-2000 Credit Card or Credit Use	\$ 7,900
10 Menards/Household Bank Account No. 6004-3009-0939-3925 Attn: Bankruptcy Department PO Box 17602 Baltimore MD 21297-1602	1995-2000 Credit Card or Credit Use	\$ 900
11 Sams Account No. 77-1043-324485-5 Attn: Bankruptcy Department 7840 Roswell Rd. Atlanta GA 30350	1999-2000 Credit Card or Credit Use	\$ 2,900
12 Sears Account No. 01-73428-21393-3 Bankruptcy Department PO Box 182149 Columbus OH 43218	1993-2001 Credit Card or Credit Use	\$ 5,100
13 Sears Account No. 01-78735-74281-3 Bankruptcy Department PO Box 182149 Columbus OH 43218	1994-2000 Credit Card or Credit Use	\$ 4,200

In re: Lowell Gregory Smith / Debtor

Case No. : _____

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "HWJC". If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Creditor Name and Address	Date Claim Was Incurred Account #	Claim Amount Consideration for claim hwjc
14 Wal-Mart Account No. 6032-2074-3075-5694 Attn: Bankruptcy Dept. PO Box 530938 Atlanta GA 30353-0938	1989-1999 Credit Card or Credit Use	\$ 2,600
TOTAL		\$ 53,500

In re: Lowell Gregory Smith / Debtor

Case No. : _____

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contracts, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing address: all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

Name and Address of Other Parties to Instrument	Notes of contract or Lease and Debtor's Interest
---	--

[x] None

In re: Lowell Gregory Smith / Debtor

Case No. : _____

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

Name and Address of Codebtor	Name and Address of Creditor
------------------------------	------------------------------

[x] None

In re: **Lowell Gregory Smith / Debtor**

Case No. : _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Dependent(s) CS, 22, dependent

Debtor's Marital Status:
Separated

EMPLOYMENT:

Occupation: Teacher
Name of Employer: Chicago Public Schools
Years Employed approx. 29 years
Employer Address: 8441 S. Yates
Chicago IL 60617

	DEBTOR	SPOUSE
INCOME:		
Current monthly gross wages, salary, and commissions	6,843.98	0.00
Estimated Monthly overtime	0.00	0.00
	SUBTOTAL	
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	1,143.63	0.00
b. Insurance	182.26	0.00
c. Union dues	144.08	0.00
d. Other: Pension	245.22	0.00
	0.00	0.00
	SUBTOTAL OF PAYROLL DEDUCTIONS	\$0.00
	TOTAL NET MONTHLY TAKE HOME PAY	0.00
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from real property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to debtor for the debtor's use or that of dependents listed above	\$ 0.00	\$ 0.00
Social Security or other government assistance	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income	\$ 0.00	\$ 0.00
	\$ 0.00	\$ 0.00
TOTAL MONTHLY INCOME	\$ 5,128.78	\$ 0.00
TOTAL COMBINED MONTHLY INCOME	\$ 5,128.78	

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor is currently acting as temporary assistant principal. This position will end in approximately 1 1/2 months.

In re: **Lowell Gregory Smith / Debtor**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	1st Mortgage/Rent	0.00
Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	2nd Mortgage	0.00
Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	3rd Mortgage	0.00
Utilities: Electricity and heating fuel	\$	300.00
Water and Sewer	\$	25.00
Telephone	\$	75.00
Other	\$	0.00
	\$	0.00
Home maintenance (repairs and upkeep)	\$	50.00
Food	\$	350.00
Clothing	\$	20.00
Laundry and Dry Cleaning	\$	40.00
Medical and Dental expenses, Rx Medicines	\$	5.00
Transportation (not including car payments)	\$	139.00
Recreation, clubs, and entertainment, etc.	\$	0.00
Newspapers, Magazines	\$	0.00
Charitable contributions	\$	86.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or Renter's	\$	0.00
Life	\$	0.00
Health	\$	210.00
Auto	\$	81.00
Other		
Taxes (not deducted from wages or included in home mortgage payments.)	\$	0.00
Installment Payments:		
Auto	\$	0.00
Other		
Auto Repair	\$	100.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home		
Regular expenses from operation of business, profession, farm (attach detailed statement)		
Other Haircuts	\$	40.00
Personal Care, Non-Rx, Toiletries, Cleaning Supplies	\$	30.00
Postage/Banking	\$	5.00
Contacts	\$	0.00
Babysitting/Childcare		
Tuition, Books	\$	600.00
Student Loans	\$	0.00
Other	\$	0.00
Other	\$	0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	2,156.00

FOR CHAPTER 12 AND 13 DEBTORS ONLY

A. Total projected monthly income	\$	5,128.78
B. Total projected monthly expenses	\$	2,156.00
C. Excess income (A minus B)	\$	2,972.78

In re: **Lowell Gregory Smith / Debtor**

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, simi-annually, or annually to show monthly rate

D. Total amount to be paid into plan monthly \$ 2,970.00

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re:

Lowell Gregory Smith / Debtor

Case No. : _____

Attorney for Debtor: Mario M Arreola

For: Peter Francis Geraci

SUMMARY OF SCHEDULES

NAME OF SCHEDULE	ATTACHED (YES / NO)	PAGES	A M O U N T S		S C H E D U L E D	
			ASSETS		LIABILITIES	OTHER
SCHEDULE A - Real Property	Yes	1	55,000			
SCHEDULE B - Personal Property	Yes	—	40,220			
SCHEDULE C - Exempt	Yes	—				
SCHEDULE D - Secured	Yes	—			107,945	
SCHEDULE E - UnSecured Priority	Yes	1				
SCHEDULE F - UnSecured NonPriority	Yes	—			53,500	
SCHEDULE G - Executory Contracts	Yes	—				
SCHEDULE H - CoDebtors	Yes	1				
SCHEDULE I - Income	Yes	1				5,129
SCHEDULE J - Expenditures	Yes	1				2,156
			\$ 95,220	\$ 161,445		

In Re: Lowell Gregory Smith / Debtor

Case No. : _____

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL/JOINT DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, and that they are true and correct to the best of my knowledge, information and belief. I have disclosed on the foregoing schedules all property or assets I may have an interest in, the correct value of it, and every debt I may be liable for. I accept the risk that some debts won't be discharged. I have been advised of the difference between Chapter 7 and Chapter 13, income & expense concepts, budgeting, and have made full disclosure.

Debtor's attorney has advised debtor that creditors can object to discharge of their debt on a variety of grounds including fraud, recent credit usage, divorce and support obligations and reckless conduct.

Debtor's attorney has advised debtor that non-dischargeable debts such as taxes, student loans, fines by government units and liens on property of debtor are generally unaffected by bankruptcy.

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

Sign: X Lowell Gregory Smith
Lowell Gregory Smith

Dated: 12 / 12 /2003

SIGN AND DATE ABOVE

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In Re: Lowell Gregory Smith / Debtor

Case No. : _____

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this statement if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. 101

01. INCOME FROM EMPLOYMENT OR OPERATION OF BUSINESS: Identify all sources of income if there is more than one. State the gross amount of income debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the 2 years immediately preceding this case calendar year.

Debtor's income
 2003.....: approx. \$3,900/month
 2002.....: approx. \$70,000
 2001.....: approx. \$70,000
 Source.....: employment

[x] None

02. INCOME OTHER THAN FROM EMPLOYMENT OR OPERATION OF BUSINESS: State the amount of income received by the debtor OTHER than from employment, trade, profession, or operation of the debtor's business during the 2 years immediately preceding the commencement of this case. Include all payments received from any source. Indicate multiple sources of income.

[x] None

Spouse

[x] None

03. PAYMENTS TO CREDITORS: List all payments on loans, installments, purchases of goods or services, and other debts, aggregating more than \$600.00 to any creditor, made within 90 days immediately preceding the commencement of this case. INCLUDE MORTGAGE AND VEHICLE PAYMENTS MADE IN THE LAST 3 MONTHS.

Creditor.....: Toyota motor Credit
 Address.....: 19001 S. Western Ave., FN 21, Torrance, CA 90509
 Amount Paid.: \$812
 Payment Dates: 2003
 Amount Owed.: none

03b PAYMENTS TO RELATIVES OR INSIDERS List all payments made within 1 year immediately preceding the commencement of this case or for the benefit of creditors who are or were insiders.

[x] None

04. SUITS AND ADMINISTRATIVE PROCEEDINGS, EXCEPTIONS, GARNISHMENTS AND ATTACHMENTS: [x] None

List all lawsuits & administrative proceedings you were a party to within 1 year of today, whether as a plaintiff or defendant or other party: include divorces, injury claims, employment claims and all others.

04b. WAGES OR ACCOUNTS GARNISHED: List all property that has been attached, garnished or seized under any legal or equitable process within 1 year: [x] None

05. REPOSSESSION, FORECLOSURES AND RETURNS: List all property repossessed, sold at foreclosure sale, deed in lieu of foreclosure, returned to the seller, within 1 year of filing this bankruptcy: [x] None

06. ASSIGNMENTS AND RECEIVERSHIPS: List assignment of property for benefit of creditors within 120 days before filing this bankruptcy: [x] None

List any property in the hands of a custodian, receiver, or court-appointed official within 1 year of today. [x] None

07. GIFTS: List all gifts or charitable contributions you made within 1 year before filing this bankruptcy case except ordinary & usual gifts or family members less than \$200.00 total per individual family member, & charity contributions less than \$100.00 per recipient.

Recipient.....: Vernon Park Church Of God
Address.....: 90th & Stoney Island Chicago, IL
Relationship to Debtor: religious organization
Date of Gift.....: 2002-03
Description.....: cash
Value.....: \$86/month

08. LIST ALL FIRE, THEFT OR GAMBLING LOSSES WITHIN 1 YEAR OF TODAY: [x] None

09. LIST ALL PAYMENTS TO CREDIT COUNSELORS OR BANKRUPTCY ATTORNEYS INCLUDING PETER FRANCIS GERACI: (by you, or by others for you, within 1 year of today)

Payment to debtor's attorney listed on 2016(b)

In addition to Peter Francis Geraci and his employees of his firm, I hired, at no additional fee, attorneys listed on my contract of representation to work on my case. [x] None

10. If you transferred any property of any kind, either absolutely or as security, within 1 year of today, give details: (Including but not limited to: vehicle trades, transfers or sales, loans against property, divorce transfers, quit-claim deeds, trusts) [x] None

11. If you CLOSED or TRANSFERRED any checking savings, pension, stock, brokerage, mutual fund, credit union or other accounts within 1 year of today, list details: [x] None

12. LIST ANY SAFETY DEPOSIT BOXES OR OTHER DEPOSITORY PLACES the debtor has or had securities, cash, or other valuables within 1 year of today: [x] None

13. LIST ALL SETOFFS by any creditor, such as a bank or credit union, against a debt or deposit of yours within the past year. [x] None

14. LIST ALL PROPERTY THAT YOU HOLD FOR ANOTHER PERSON: (Including but not limited to: minor's accounts, vehicle in your name that is really someone else's, accounts or property or items you are on title to or in possession of) [x] None

15. WHERE HAVE YOU LIVED IN LAST 2 YEARS: [x] None

16. COMMUNITY PROPERTY STATES WISCONSIN & OTHERS: If you live or did live in a community property state or territory (Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) in last 6 years, name your spouse & ex-spouse & the community property state. [x] None

17. ENVIRONMENTAL INFORMATION: "Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil surface water, ground water, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. [x] None

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites. "Hazardous material" means anything defined as a hazardous waste, hazardous or toxic substances, pollutant, or contaminant, etc. under environmental Law.

a. If you have received notice of violation of any ENVIRONMENTAL LAW VIOLATION, list name & address of every site & the governmental unit, date of the notice, & Environmental law: [x] None

b. If you provided notice of release of Hazardous Material, list name and address of every site and governmental unit. [x] None

c. If you were party to any Environmental Law judicial or administrative proceedings, orders or settlements, give the name & address of governmental unit that is or was a party to the proceedings, & docket number. [x] None

18. a. List names, addresses, taxpayer ID #, nature of business, begin & end dates all businesses, sole-proprietors, partnerships, corporations in which you had any interest, office, 5% of more voting or equity interest within 6 years of today. List same if debtor is partnership or corporation. [x] None

Name Taxpayer ID# ADDRESS NATURE DATES

b. Identify any business listed above that is a "single asset real estate" as defined in 11 U.S.C. 101.

b. Identify any business listed in subdivision a. that is "single asset real estate" as defined in 11 U.S.C. 101. [x] None

19. List all bookkeepers and accountants in the last 2 years who kept, or supervised the keeping of, your books of account and records. [x] None

b. List all firms or individuals who have audited the books of account and records, or prepared a financial statement of yours in the last 2 years. [x] None

c. List all firms or individuals who are now in possession of your books of account and records of the debtor. If any books or records are not available, explain. [x] None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the last 2 years. [x] None

20. INVENTORIES [x] None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above. [x] None

21A. Only if you are a partnership, list nature and percentage of interest of each member of it. [x] None

b. Only if debtor is a corporation, list officers & directors; each stockholder who directly or indirectly owns, controls, or holds 5% or more of the voting or equity securities of the corporation. [x] None

22. ONLY IF debtor is a partnership, list each member who withdrew from the partnership within 1 year. [x] None

b. If the debtor is a corporation, list all officers or directors whose relationship with the corporation terminated within 1 year immediately preceding the commencement of this case. [x] None

23. ONLY IF DEBTOR IS A PARTNERSHIP OR CORPORATION, list withdrawals or distributions or payments, bonuses, loans etc. to insiders, including compensation in any form, in past year. [x] None

24. ONLY IF YOU ARE A CORPORATION, list information of parent corporation and taxpayer ID number in last 6 years. [x] None

25. ONLY IF debtor is not an individual, list name & federal taxpayer ID number of any pension fund to which debtor, as an employer, was responsible for contributing in last 6 years. [x] None

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Sign: X Lowell Gregory Smith
Lowell Gregory Smith

Dated: 12 / 12 / 2003

SIGN AND DATE ABOVE AFTER READING IT

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. SS 152 and 3571.

1. DEBTS TO A SPOUSE, EX-SPOUSE OR CHILD OF YOURS FOR ALIMONY, MAINTENANCE OR SUPPORT in connection with a separation agreement, divorce decree or court order. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE. They are NON-DISCHARGEABLE only if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child.
2. STUDENT LOANS, TUITION, EDUCATIONAL BENEFITS if government insured loan or owed to non-profit school unless you file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win.
3. CO-SIGNERS, JOINT APPLICANTS AND JOINT CARD HOLDERS ARE NOT PROTECTED. Creditors can collect from co-signors and put your bankruptcy on their credit report. You can usually prevent this by continuing to make the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met:
- (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case.
 - (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director.
 - (3). You did not willfully intend to evade the tax.
 - (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offer in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but no trust fund taxes like the employee's funds or sales tax.
5. FINES OR PENALTIES OWED TO A GOVERNMENTAL UNIT. Parking & Traffic tickets, building code violations.
6. NON-FILING HUSBAND OR WIFE. If you choose to file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses such as medical bills, rent and necessities may be collected from a non-filing spouse. In Wisconsin, community property is liable for community debts.
7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST.
8. DEBTS WHERE OBJECTION TO DISCHARGE IS SUCCESSFUL. Creditors, the Trustee, or the Court, can try to deny you a discharge based on many factors, INCLUDING:
- a. Income sufficient to pay a percentage of your unsecured debt.
 - b. Failure to keep books and records documenting your financial affairs.
 - c. Luxury purchases or cash advances, either shortly before filing or without intent or ability to repay.
 - d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others
 - e. BENEFITS OVERPAYMENTS like aid or unemployment if a determination of fraud has been made before or during your bankruptcy.
 - f. Failure to appear at meetings, court dates, or co-operate with Trustee.
9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not protected on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors. The trustee can also challenge and deny exemptions you claim.
11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY BEYOND TODAY IS YOUR RESPONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but cannot guarantee that a judge will or will not rule against you. You must accept the risk of a judge ruling against you, as in any lawsuit.
12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together despite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!


 Lowell Gregory Smith

ABN AMRO Mortgage Group, Inc.
Attn: Bankruptcy Dept.
4242 N. Harlem Ave.
Norridge, IL 60706

American Airlines Credit
Bankruptcy Department
Processing Center
Des Moines, IA 50364

Amoco/Associates Credit Serv.
Attn: Bankruptcy Department
PO Box 9014
Des Moines, IA 50368

Citibank
Bankruptcy Department
PO Box 6001
The Lakes, NV 89163

Citicorp
Bankruptcy Department
PO Box 9025
Des Moines, IA 50368

Citifinancial
Attn: Bankruptcy Dept.
9528 S. Cicero Ave.
Oak Lawn, IL 60453

Filene's Basement
Attn: Bankruptcy Department
Box 650340 Dept. 03
Dallas, TX 75265

Hilton Resorts Corp.
Bankruptcy Department
6355 Metro West Blvd. Suite 180
Orlando, FL 32835

Household Bank, N.A.
Bankruptcy Department
PO Box 17051
Baltimore, MD 21297

Kohl's
Attn: Bankruptcy Dept.
PO Box 3043
Milwaukee, WI 53201

MBNA
Attn: Bankruptcy Dept.
PO Box 15137
Wilmington, DE 19886

Menards/Household Bank
Attn: Bankruptcy Department
PO Box 17602
Baltimore, MD 21297

Sams
Attn: Bankruptcy Department
7840 Roswell Rd.
Atlanta, GA 30350

Sears
Bankruptcy Department
PO Box 182149
Columbus, OH 43218

Sears
Bankruptcy Department
PO Box 182149
Columbus, OH 43218

Wal-Mart
Attn: Bankruptcy Dept.
PO Box 530938
Atlanta, GA 30353

NORTHERN DISTRICT OF ILLINOIS


EASTERN DIVISION

In Re: Lowell Gregory Smith / Debtor

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

Dated: 12 / 12 /2003


Lowell Gregory Smith

SIGN AND DATE ABOVE

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

**RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN
CHAPTER 13 DEBTORS AND THEIR ATTORNEYS
(Model Retention Agreement)**

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure—but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to expect certain services to be performed by their attorneys, but again, debtors have responsibilities to their attorneys also. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved the following agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys. By signing this agreement, debtors and their attorneys accept these responsibilities.

BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Discuss with the attorney the debtor's objectives in filing the case.
2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)

4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor will also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.

3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.

5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.

6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.

7. Timely prepare, file, and serve any necessary amended statements and schedules and any change of address, in accordance with information provided by the debtor.

8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.

9. Be available to respond to the debtor's questions throughout the term of the plan.

10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.

11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.

12. Object to improper or invalid claims.

13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.

14. Timely respond to motions for relief from stay.

15. Prepare, file, and serve all appropriate motions to avoid liens.

16. Provide any other legal services necessary for the administration of the case before the bankruptcy court.

ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES [Check one option.]

Option A: flat fee through confirmation

1a. *Pre-confirmation services.* Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case, unless otherwise ordered by the court. For all of the services outlined above, required to be provided before confirmation of a plan, the attorney will be paid a fee of **\$ 2,200.00**. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for pre-confirmation services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

1b. *Post-confirmation services.* Compensation for services required after confirmation will be in such amounts as are allowed by the court, on application accompanied by an itemization of the services rendered, showing the date, time, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified that the debtor may appear in court to object.

2. *Retainers.* The attorney may receive a retainer or other payment before filing the case, but may not receive fees directly from the debtor after the filing of the case. In any application for fees, whether or not requiring an itemization, the attorney shall disclose to the court any fees paid by the debtor prior to the case filing.

3. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

✓ Option B: flat fee through case closing

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a fee of **\$ 2,700.00**. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

4. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise not engaging in proper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

5. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

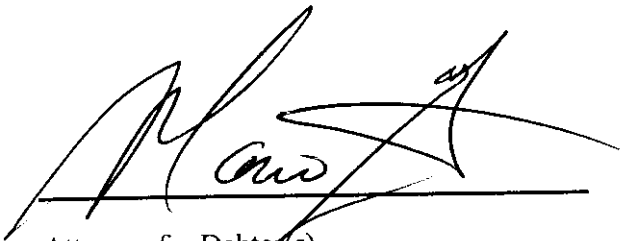
Date:

12-09-03

Signed:

Lowell Gregory Smith

Debtor(s)



Attorney for Debtor(s)
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